

Long-Term Care Rate Guide
Premium Rate Increase History Section
Company Explanation Section

UNUM LIFE INSURANCE COMPANY OF AMERICA

| <i>Policy Form</i> | <i>Explanation</i> |
|---------------------------|---|
| LTC94P | Rate increase of 8% for all issue ages and coverage plans associated with policy form. Approved on 4/6/2007 |
| LTC94P | Rate increase of 8% for all issue ages and coverage plans associated with policy form. Approved on 4/6/2007 |
| LTC94PQ | Rate increase of 8% for all issue ages and coverage plans associated with policy form. Approved on 4/6/2007 |
| LTC94PQ | Rate increase of 8% for all issue ages and coverage plans associated with policy form. Approved on 4/6/2007 |
| LTC94PQ2 | Rate increase of 8% for all issue ages and coverage plans associated with policy form. Approved on 4/6/2007 |
| LTC94PQ2 | Rate increase of 8% for all issue ages and coverage plans associated with policy form. Approved on 4/6/2007 |
| LTC94T | Rate increase of 8% for all issue ages and coverage plans associated with policy form. Approved on 4/6/2007 |
| LTC94T | Rate increase of 8% for all issue ages and coverage plans associated with policy form. Approved on 4/6/2007 |
| LTC94TQ | Rate increase of 8% for all issue ages and coverage plans associated with policy form. Approved on 4/6/2007 |
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| LTC94TQ2 | Rate increase of 8% for all issue ages and coverage plans associated with policy form. Approved on 4/6/2007 |
| LTC94TQ2 | Rate increase of 8% for all issue ages and coverage plans associated with policy form. Approved on 4/6/2007 |
| NH94 | Rate increase of 8% for all issue ages and coverage plans associated with policy form. Approved on 4/6/2007 |
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| NH94Q | Rate increase of 8% for all issue ages and coverage plans associated with policy form. Approved on 4/6/2007 |
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